State: Arkansas Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name: GROUP MEDICARE SUPPLEMENT

Project Name/Number: ADVERTISING/FM12-781

Filing at a Glance

Company: UnitedHealthcare Insurance Company
Product Name: GROUP MEDICARE SUPPLEMENT

State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010

Sub-TOI: MS08G.001 Plan A 2010

Filing Type: Advertisement Date Submitted: 10/19/2012

SERFF Tr Num: UHLC-128733485 SERFF Status: Closed-Filed-Closed

State Tr Num:

State Status: Filed-Closed
Co Tr Num: FM12-781

Implementation

Date Requested:

Author(s): Michelle Ambach, Wanda Augustus, Tammy Frederick, Bobbie Walton, Lisa Muhammad

Reviewer(s): Stephanie Fowler (primary)

Disposition Date: 10/30/2012
Disposition Status: Filed-Closed

Implementation Date:

State Filing Description:

State: Arkansas Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name: GROUP MEDICARE SUPPLEMENT

Project Name/Number: ADVERTISING/FM12-781

General Information

Project Name: ADVERTISING Status of Filing in Domicile: Not Filed

Project Number: FM12-781 Date Approved in Domicile: Requested Filing Mode: File & Use Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large Group Market Type: Association Overall Rate Impact:

Filing Status Changed: 10/30/2012

State Status Changed: 10/30/2012 Deemer Date:

Created By: Michelle Ambach Submitted By: Lisa Muhammad

Corresponding Filing Tracking Number: FM12-781

Filing Description:

Submitted for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement. The material included within this filing is an Invitation to Inquire.

For your information we have attached a screen shot of the advertising as it will appear to the consumer (under the supporting documentation tab).

Company and Contact

Filing Contact Information

Cheryl Gomez, Compliance Manager cheryl_l_gomez@uhc.com
680 BLAIR MILL RD 215-902-8452 [Phone]

Horsham, PA 19044

Filing Company Information

UnitedHealthcare Insurance CoCode: 79413 State of Domicile: Connecticut Company Group Code: 707 Company Type: Life and

185 Asylum Street Group Name: Health

Hartford, CT 06103 FEIN Number: 36-2739571 State ID Number:

(860) 702-5000 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$200.00

Retaliatory? No

Fee Explanation: \$50.00 X 4 = \$200.00

Per Company: No

CompanyAmountDate ProcessedTransaction #UnitedHealthcare Insurance Company\$200.0010/19/201264071745

State: Arkansas Filing Company:

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name: GROUP MEDICARE SUPPLEMENT

Project Name/Number: ADVERTISING/FM12-781

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	10/30/2012	10/30/2012

UnitedHealthcare Insurance Company

SERFF Tracking #: State Tracking #: Company Tracking #: UHLC-128733485 FM12-781

Filing Company: State: Arkansas UnitedHealthcare Insurance Company MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name: **GROUP MEDICARE SUPPLEMENT**

ADVERTISING/FM12-781 Project Name/Number:

Disposition

TOI/Sub-TOI:

Disposition Date: 10/30/2012

Implementation Date: Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	SCREEN SHOTS	Filed-Closed	Yes
Supporting Document	STATEMENT OF VARIABILITY	Filed-Closed	Yes
Form	EMAIL SCRIPT	Filed-Closed	Yes
Form	EMAIL SCRIPT	Filed-Closed	Yes
Form	LANDING PAGE SCRIPT	Filed-Closed	Yes
Form	LANDING PAGE SCRIPT	Filed-Closed	Yes

State: Arkansas Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name: GROUP MEDICARE SUPPLEMENT

Project Name/Number: ADVERTISING/FM12-781

Form Schedule

Lead Form Number: EM10009ST								
Item	Schedule Item	Form	Form	Form	Form	Action Specific	Readability	
No.	Status	Name	Number	Туре	Action	Data	Score	Attachments
1	Filed-Closed 10/30/2012	EMAIL SCRIPT	EM10009ST	ADV	Initial		45.000	EM10009ST_script .pdf
2	Filed-Closed 10/30/2012	EMAIL SCRIPT	EM10010ST	ADV	Initial		45.000	EM10010ST_script .pdf
3	Filed-Closed 10/30/2012	LANDING PAGE SCRIPT	LP263ST	ADV	Initial		45.000	LP263ST_script.pd
4	Filed-Closed 10/30/2012	LANDING PAGE SCRIPT	LP264ST	ADV	Initial		45.000	LP264ST_script.pd

Form Type Legend:

I OIIII I Y	pe Legena.		
ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
отн	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

0.0 Fmail 1 – AARP NON-MFMBFRS

SUBJECT LINE

[Is an AARP Med Supp Ins Plan from UnitedHealthcare Ins Co right for you?]

[Cover some of the costs not paid by Medicare Parts A and B]

[See any doctors that accept Medicare patients with a Medicare supplement]

[Concerned about rising Medicare-related expenses?]

[Medicare alone only pays about 80% of approved costs. The rest is up to you.]

[Medicare alone only pays about 80% of approved costs.]

[Want the flexibility to choose your own doctor?]

[Looking for a plan that can help pay for some of the costs Medicare doesn't?]

[Looking for a plan with no network restrictions?]

[Looking for a plan with no network restrictions? Find out more inside]

[Choose the right Medicare supplement insurance plan for you]

LOGO

AARP Medicare Supplement Plans insured by UnitedHealthcare Insurance Company

Group AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

TELEPHONE CALL TO ACTION [1-800-523-5800 (TTY 711)]

HEADLINE

Good health starts with good decisions | GO LONG

SUBHEAD

Find out if a Medicare supplement insurance plan is right for you

BODY COPY
Dear [name],

As you may know, Medicare alone doesn't cover all your out-of-pocket healthcare costs. If you're concerned about your rising Medicare-related expenses, consider a standardized Medicare supplement insurance plan, including a group AARP® Medicare Supplement Insurance Plan insured by UnitedHealthcare Insurance Company, to:

- Cover some of the costs not paid by Medicare Parts A and B
- Avoid worrying about networks and see any doctor that accepts Medicare patients
- Have a plan where there are virtually no claim forms to fill out

So why choose a Medicare supplement plan that carries the AARP name? These plans offer a number of advantages.

• They're competitively priced

- More people are enrolled in AARP Medicare Supplement Plans nationwide than Medicare supplement plans offered by any other insurance carrier*
- Of those surveyed who are enrolled in AARP Medicare Supplement Insurance Plans, there's a 94% member satisfaction rate^

The first step to enrolling in an AARP Medicare Supplement Insurance Plan is to become an AARP member. AARP membership comes with many other privileges, as well, including:

- Member access to exclusive discounts and services
- Information about health, money, and more
- The award-winning AARP the Magazine
- Free membership for your spouse

Ready to learn more about AARP Medicare Supplement Insurance Plans and AARP membership? Request your free Decision Guide now.

BUTTON

Get a free Decision Guide

RIGHT RAIL

BUTTON

Make an informed decision about Medicare supplement plans

BUTTON

Get a free Decision Guide

For more information, call a licensed insurance agent/producer toll-free: [1-800-523-5800] (TTY:711.)

DISCLAIMER

*From a report prepared for UnitedHealthcare Insurance Company by Mark Farrah Associates, "December 2011 Medigap Enrollment & Market Share," July 2012, www.uhcmedsupstats.com or call [1-800-523-5800] to request a copy of the full report.

^ From a report prepared for UnitedHealthcare Insurance Company by GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," 3/21/12, http://www.uhcmedsupstats.com or call [1-800-523-5800] to request a copy of the full report.

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AARP does not employ or endorse agents, brokers, or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form

No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

Call a licensed insurance agent/producer at the toll-free number in this advertisement to receive complete information including benefits, costs, eligibility requirements, exclusions, and limitations.

Privacy Policy EM10009ST

Email 2 – AARP Non-Members 0.1

SUBJECT LINE

[Choose the right Medicare supplement insurance plan for you]

[Cover some of the costs not paid by Medicare Parts A and B]

[See any doctors that accept Medicare patients with a Medicare supplement]

[Concerned about rising Medicare-related expenses?]

[Medicare alone only pays about 80% of approved costs. The rest is up to you.]

[Medicare alone only pays about 80% of approved costs.]

[Want the flexibility to choose your own doctor?]

[Looking for a plan that can help pay for some of the costs Medicare doesn't?]

[Looking for a plan with no network restrictions?]

[Looking for a plan with no network restrictions? Find out more inside]

[Is an AARP Med Supp Ins Plan from UnitedHealthcare Ins Co right for you?]

LOGO

AARP Medicare Supplement Plans insured by UnitedHealthcare Insurance Company

Group AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare **Insurance Company**

TELEPHONE CALL TO ACTION

For more information, call a licensed insurance agent/producer toll free [1-800-523-5800 (TTY 711)]

HEADLINE

I didn't get this far by hesitating | GO LONG

SUBHEAD

Now's a great time to learn more about supplementing Medicare

BODY COPY

Dear [name],

If you're concerned about rising healthcare costs, there's no better time to learn more about your Medicare options, including group AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, Medicare alone only pays about 80% of Part B medical expenses and the rest is up to you. Standardized Medicare supplement plans help you pay some of those costs and lower your out-of-pocket medical expenses.

Medicare supplement insurance plans can offer you:

Coverage for some of the out-of-pocket medical costs not paid by Medicare Parts A and B

- No networks
- The freedom to see any specialist who accepts Medicare patients

The only Medicare supplement plans that carry the AARP name, AARP Medicare Supplement Insurance Plans offer a number of additional advantages that make them a smart choice:

- Competitive pricing
- More people are enrolled in AARP Medicare Supplement Plans nationwide than Medicare supplement plans offered by any other insurance carrier*
- Of those surveyed who are enrolled in AARP Medicare Supplement Insurance Plans, there's a 94% member satisfaction rate^

The first step to enrolling in an AARP Medicare Supplement Insurance Plan is to become an AARP member. As an AARP member, you're joining an exclusive club of people who enjoy:

- Special discounts and services
- Information about health, money, and more
- The award-winning AARP the Magazine
- Free membership for your spouse

Don't wait to learn more about AARP Medicare Supplement Insurance Plans and other AARP membership benefits. Request your free Decision Guide now.

BUTTON

Get a free Decision Guide

RIGHT RAIL

BUTTON

Make an informed decision about Medicare supplement plans

BUTTON

Get a free Decision Guide

For more information, call a licensed insurance agent/producer toll-free: [1-800-523-5800 TTY:711].

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Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

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Privacy Policy EM10010ST

0.2 Landing Page/eBRC 1 – AARP Non-Members

LOGO

AARP Medicare Supplement Plans insured by UnitedHealthcare Insurance Company

Group AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

TELEPHONE CALL TO ACTION

For more information, call a licensed insurance agent/producer toll-free at [1-800-523-5800 TTY:711]

HEADLINE

I've learned that the best decisions are informed ones | GO LONG

SUBHEAD

Find out if a Medicare supplement insurance plan is right for you

BODY COPY

You've gotten where you are by making informed choices. That includes learning more about group AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company.

Medicare alone doesn't pay for everything. With a standardized Medicare supplement plan, you will be able to cover some of those costs that Medicare doesn't. Plus, depending on the plan you choose, you'll enjoy:

- Coverage for copayments and deductibles Medicare doesn't pay
- Limited out-of-pocket expenses
- No networks— see any provider or specialist that accepts Medicare patients

To enroll in an AARP Medicare Supplement Plan, you'll need to become an AARP member. Even though you may not be an AARP member now, read about AARP Medicare Supplement Plans and the benefits of AARP membership in your free Decision Guide. These benefits include:

- Information about health, money, and more
- The award-winning AARP the Magazine
- Free membership for your spouse
- And many more

Make an informed decision today. Get your free Decision Guide now.

FORM

FREE DECISION GUIDE REQUEST FORM

Fill in the information below to receive your FREE guide

Fields with an * are required.

Medicare (Part B) Effective Date

- *Date of Birth
- *First Name

- *Last Name
- *Address

Address Line 2

- *City
- *State
- *Zip Code

Email Address

By providing your Date of Birth and Medicare (Part B) Effective Date, plan rates will also be provided. This is a solicitation of insurance. A licensed agent/producer may contact you.

BUTTON

Get a free Decision Guide

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LOGO

AARP Medicare Supplement Plans insured by UnitedHealthcare Insurance Company

Group AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

TELEPHONE CALL TO ACTION

For more information, call a licensed insurance agent/producer toll-free at: [1-800-523-5800] (TTY 711).

PAGE HEADLINE

Thank you for your request

BODY COPY

Your request for a free Decision Guide has been received. Complete with information on how to become an AARP member and enjoy the advantages of membership, your guide should arrive within 7-10 business days.

If you have any other questions, please visit <u>www.GoLong.com</u> or call a licensed insurance agent/producer toll-free at [1-800-523-5800] (TTY 711). View [<u>AARP Medicare Supplement Plans and pricing</u>.]

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State: Arkansas Filing Company:

MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name: GROUP MEDICARE SUPPLEMENT

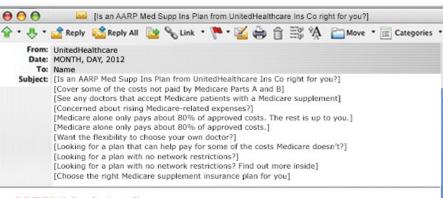
Project Name/Number: ADVERTISING/FM12-781

TOI/Sub-TOI:

UnitedHealthcare Insurance Company

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	SCREEN SHOTS	Filed-Closed	10/30/2012
Comments:	For your information we have attached a screen s	shot of the advertising as it will appear to the o	consumer.
Attachment(s):			
EM10009ST_comp.pdf			
EM10010ST_comp.pdf			
LP263ST_comp.pdf			
LP264ST_comp.pdf			
		Item Status:	Status Date:
Satisfied - Item:	STATEMENT OF VARIABILITY	Filed-Closed	10/30/2012
Comments:			
Attachment(s):			
LP263STSOV_nocode.pdf			



Medicare Supplement Plans

Group AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

[1-800-523-5800] (TTY 711)

Good health starts with good decisions | GO LONG

Find out if a Medicare supplement insurance plan is right for you



Dear [Name],

As you may know. Medicare alone doesn't cover all your out-of-pocket healthcare costs. If you're concerned about your rising Medicare-related expenses, consider a standardized Medicare supplement insurance plan, including a group AARP® Medicare Supplement Insurance Plan insured by UnitedHealthcare Insurance Company, to:

- · Cover some of the costs not paid by Medicare Parts A and B
- · Avoid worrying about networks and see any doctor that accepts Medicare patients
- · Have a plan where there are virtually no claim forms to fill out

So why choose a Medicare supplement plan that carries the AARP name? These plans offer a number of advantages.

- · They're competitively priced
- · More people are enrolled in AARP Medicare Supplement Plans nationwide than Medicare supplement plans offered by any other insurance carrier
- · Of those surveyed who are enrolled in AARP Medicare Supplement Insurance Plans, there's a 94% member satisfaction rate^

The first step to enrolling in an AARP Medicare Supplement Insurance Plan is to become an AARP member. AARP membership comes with many other privileges, as well, including:

- · Member access to exclusive discounts and services
- · Information about health, money, and more
- . The award-winning AARP the Magazine
- · Free membership for your spouse

Ready to learn more about AARP Medicare Supplement Insurance Plans and AARP membership? Request your free Decision Guide now.

Make an informed decision about Medicare supplement plans

GET A FREE



For more information. call a licensed insurance agent/producer toll free at:

[1-800-523-5800] (TTY 711)

GET A FREE DECISION GUIDE

- From a report prepared for UnitedHealthcare Insurance Company by Mark Farrah Associates, "December 2011 Medigap Enrollment & Market Share," July 2012, www.uhcmedsupstats.com or call [1-800-523-5800] to request a copy of the full report.
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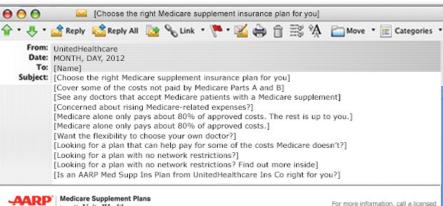
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Call a licensed insurance agent/producer at the toll-free number in this advertisement to receive complete information including benefits, costs, eligibility requirements, exclusions, and limitations

Privacy Policy

EM10009ST



For more information, call a licensed insurance agent/producer toll free at

Group AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

[1-800-523-5800] (TTY 711)

I didn't get this far by hesitating | GO LONG

Now's a great time to learn more about supplementing Medicare



Dear [Name],

If you're concerned about rising healthcare costs, there's no better time to learn more about your Medicare options, including group AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. Medicare alone only pays about 80% of Part B medical expenses and the rest is up to you. Standardized Medicare supplement plans help you pay some of those costs and lower your out-of-pocket medical expenses.

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Make an informed decision about Medicare supplement plans

GET A FREE



For more information. call a licensed insurance agent/producer toll free at:

[1-800-523-5800] (TTY 711)

GET A FREE DECISION GUIDE

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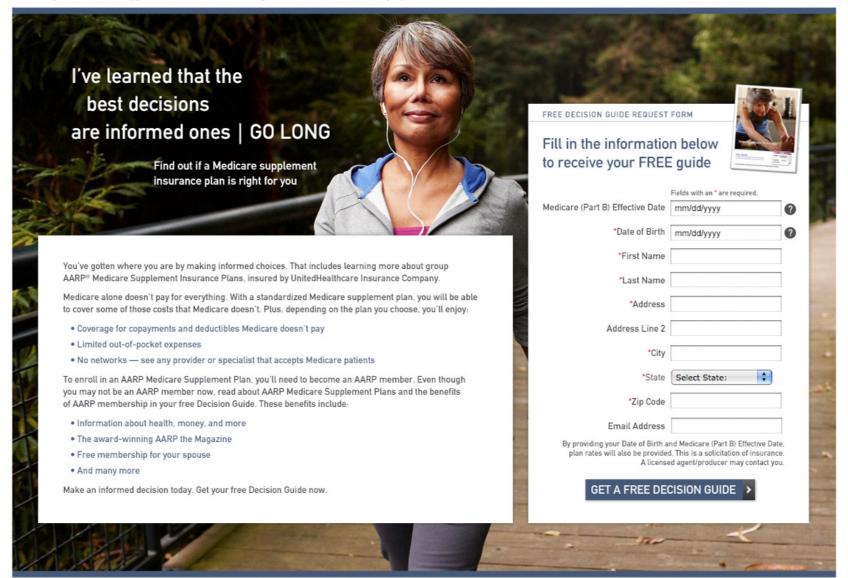
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Privacy Policy

EM10010ST

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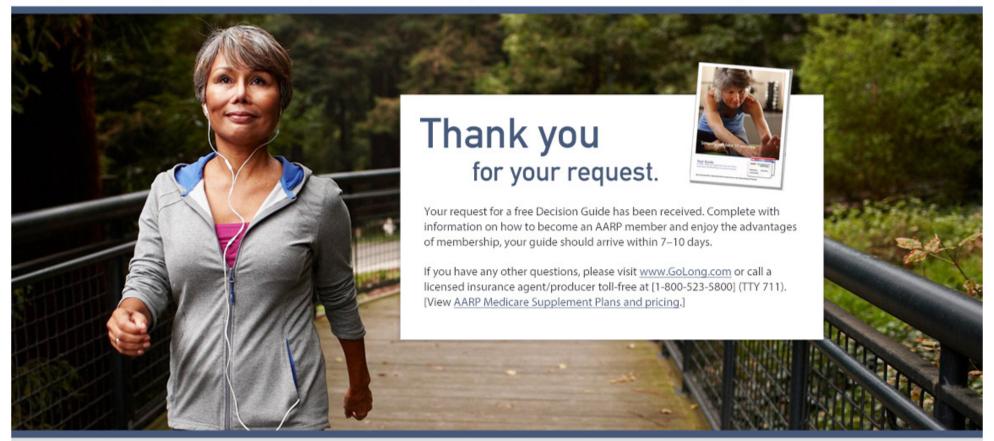
Privacy Policy

LP263ST

Group AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

For more information, call a licensed insurance agent/producer toll free at

[1-800-523-5800] (TTY 711)



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Privacy Policy

LP264ST

LP263ST

Variable	Description
[1-800-523-5800]	Phone number to speak to a licensed
[1-600-525-5600]	agent/producer for more information.

LP264ST

Variable	Description		
[1-800-523-5800]	Phone number to request a hard copy of the Medicare Supplement Plan Satisfaction Questionnaire and/or to speak to a licensed agent/producer for more information.		
[AARP Medicare Supplement Plans and pricing.]	This will only appear once the pricing page of website is approved in all states.		

EM10009ST

Variable	Description
[Is an AARP Med Supp Ins Plan from UnitedHealthcare Ins Co right for you?]	Email will be sent out several times and each time the subject line will rotate with each mailing.
[Cover some of the costs not paid by Medicare Parts A and B]	
[See any doctors that accept Medicare patients with a Medicare supplement]	
[Concerned about rising Medicare-related expenses?]	
[Medicare alone only pays about 80% of approved costs. The rest is up to you.]	
[Medicare alone only pays about 80% of approved costs.]	
[Want the flexibility to choose your own doctor?]	
[Looking for a plan that can help pay for some of the costs Medicare doesn't?]	
[Looking for a plan with no network restrictions?]	
[Looking for a plan with no network restrictions? Find out more inside]	
[Choose the right Medicare supplement insurance plan for you]	
[1-800-523-5800]	Phone number to speak to a licensed

	agent/producer for more information or for a copy of the full report of the Medicare Supplement Plan Satisfaction Posted Questionnaire or December 2011 Medigap Enrollment and Market Share.
Dear [Name]	Name of recipient of email

EM10010ST

Variable	Description
[Choose the right Medicare supplement	Email will be sent out several times and the
insurance plan for you]	subject line will rotate with each mailing.
[Cover some of the costs not paid by	
Medicare Parts A and B]	
[See any doctors that accept Medicare	
patients with a Medicare supplement]	
[One cannot also and risks as Marking as a solution	
[Concerned about rising Medicare-related expenses?]	
expenses.1	
[Medicare alone only pays about 80% of	
approved costs. The rest is up to you.]	
[Medicare alone only pays about 80% of	
approved costs.]	
[Want the flexibility to choose your own	
doctor?]	
Il colving for a plan that can halp now for	
[Looking for a plan that can help pay for some of the costs Medicare doesn't?]	
•	
[Looking for a plan with no network	
restrictions?]	
[Looking for a plan with no network	
restrictions? Find out more inside]	
[Is an AARP Med Supp Ins Plan from	
UnitedHealthcare Ins Co right for you?]	
	Phone number to speak to a licensed
	agent/producer for more information or for a copy of the full report of the Medicare Supplement
[1-800-523-5800]	Plan Satisfaction Posted Questionnaire or
	December 2011 Medigap Enrollment and Market
D 01 1	Share.
Dear [Name]	Name of recipient of email